

## ABSTRACT

5 This invention pertains to a method and apparatus that prepaid cards or similar mechanisms to identify money accounts from which payment can be made to merchants and others via electronic transfer, particularly thorough communication transmitted over the Internet. The invention can allow electronic transfer of money without disclosure of individual identity or financial information. The apparatus can accept cash or other forms of payment that can be then transferred via an Internet site, permitting the merchant to receive payment  
10 directly from the entity maintaining the Internet site. The operator of the Internet site (Internet portal) will undertake collection and accounting of payments received from individual users or purchasers.

15 The invention also comprises an apparatus that can be utilized to provide Internet access to the public similar to a public telephone and ability to conduct financial transactions over the Internet similar to an ATM.